

***Risk Management and Insurance in the Dance World***

An Honors Thesis (HONR 499)

By

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## **Abstract**

Facing the daily risk of injury in their work, dancers are in need of a particular type of insurance coverage. Many not only face the cost of injury but the cost of time away from their job. This thesis details the multiple options available to those in the world of dance. With my dancing experience and work in the insurance world, this topic combines both my interests in one paper. Hopefully this will benefit any insurance or health care provider that is in need of a dancer's perspective or any dancer looking for a specific insurance option.

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## The Dance Lifestyle

According to the late Merce Cunningham, a well-known choreographer and talented, professional dancer, a career in dance has the potential to leave the performer feeling fulfilled:

You have to love dancing to stick to it. It gives you nothing back, no manuscripts to store away, no paintings to show on walls and maybe hang in museums, no poems to be printed and sold, nothing but that single fleeting moment when you feel alive. (Theys)

Without the moments of excitement and passion, these artists would never pursue dance as their career. This dedication to their art and sense of discipline starts at a young age and continues until the dancer's retirement.

Ideally, training for the life of performance has been suggested to begin around the ages of six to nine (Weiss, Shah, and Burchette). The variety of classes should gradually increase until the age of fourteen or fifteen to an average of 10 classes per week (Staemer). Additionally, many studios require rehearsals and recitals to provide the experience of performing in front of a live audience. The amount of time required for these classes and rehearsals can potentially interfere with other important social events in a young adolescent's life. These types of sacrifices require a true passion and dedication to the art and will continue throughout their professional dancing career. Additionally, the wide variety of classes introduced during the younger years will have to be maintained in order to help the performer stay physically conditioned and well practiced (Muzaffar).

The physical demands and stresses of this daily conditioning can be seen in the amount of injuries sustained by children and adolescents. One study of injuries treated in US Emergency Departments showed that dance-related injuries have been on the rise for those under the age of 20. From 1991 to 2007, the amount of injuries saw a 32.7% increase in all age groups (Roberts, Nicolas, and McKenzie). Almost 91% of the injuries sustained were from a fall or one traumatic incident as opposed to overuse (Roberts, Nicolas, and McKenzie). When studying injury patterns in pre-professional ballet dancers, Jennifer M. Gamboa found that there were .77 injuries per 1000 hours of dance (Gamboa et al.). Even as a young dance student, the high risk of injury is cause for alarm, especially for parents.

Aside from the physical demands of their classes, the stress of auditions also weighs heavily on young dancers. Auditions usually begin during the last years of high school in keeping with the industry's young age for beginning employment (King). While some have chosen to continue their dance study through university programs, many instructors advise against it for those who want to seriously pursue the profession. Many companies prefer to train new dancers with their specific instruction and style at this young and inexperienced age. Unfortunately,



the coveted positions at many of the major dance companies have an immense amount of competition. While a limited few receive offers to join or apprentice with these superior theatres, others have to settle for less renowned companies (Staemer).

The early lifestyle of a professional dancer is extremely contrasting from the societal norm of the typical eighteen year old. While many high school graduates are packing up to go live in a campus dorm, dancers are more likely to be supporting themselves and living completely on their own (King). This precious time period between the ages of eighteen and twenty-two is immensely important in the dance world. One study showed that the average age of professional dancers is only thirty years old (Weiss, Shah, and Burchette). Many older dancers have found that it is extremely difficult to audition with younger dancers already in higher roles in the company (King). Pressure to start their dance career directly out of high school causes many to sacrifice higher education until later in life to focus on becoming a professional dancer.

Beginning positions with a company are usually in the corps de ballet. These could be thought of as background dancers that move the audience's eye to the more important, principle dancers. The corps de ballet dancer usually attends a montage of classes, rehearsals and performs throughout the week and frequently into the weekends. The average time spent in class was found to be around eight and a half hours a week, while time spent in rehearsal was around seventeen hours per week (Weiss, Shah, and Burchette). Additionally, many dancers participate in an extra eight hours of exercise regimen such as yoga, Pilates or upper body strength and conditioning for their overall fitness (Weiss, Shah, and Burchette). After all these hours of dedication to their profession, many corps de ballet dancers hope to move up in importance. If the dancer is exceptionally talented, committed to the company and highly skilled in working with a partner, they have the opportunity to be promoted to a soloist or even principal dancer (Staemer). This could require an even greater time commitment. One study claimed that on average, females would have 24.9 performances per year while males would have 35.3 performances (Weiss, Shah, and Burchette).

Due to continual pressures to repeatedly perform at a high level of expertise, many dancers sustain injuries. A study done in the United States claimed that eighty-two percent of the dancers surveyed suffered some type of injury in the prior 12 months (Shah, Weiss, and Burchette). Another, in Sweden, claimed that there are .62 injuries per 1000 hours of activity (Nilsson et al.). Yet another study, in the UK, found that almost eighty-five percent of the dancers surveyed reported at least one injury during their dancing career (Bowling). While all findings were slightly divergent, the fact remains that dancers sustain one of the highest risks of injury in any given career.

Most dancers understand the risks they are undertaking by pursuing this profession:

The dancer's body is part of the dancer's identity, and in ballet, injuries are perceived to be an inevitable part of the vocation... Being a dancer requires a stoic attitude to pain – indeed injury, pain and suffering were seen as playing a central role in the development of artistic sensitivity. (Lai, Krasnow, and Thomas)

Unlike the younger generation of dancers discussed above, professional dancers have a few defining characteristics and challenges associated with their injuries. In all the studies mentioned above, including the US study, the highest reported site of injury was the foot or ankle. The US study in particular found that the foot and ankle constituted forty percent of the injuries, followed by the lower back at seventeen percent and finally the knee at sixteen percent (Shah, Weiss, and Burchette). Unlike the traumatic injuries seen commonly in young dancers, studies claim professional dancers have up to fifty-three percent of injuries due to overuse instead of one traumatic incident (Nilsson et al.). In addition to time away from rehearsals and practice for medical treatment, rest is required for the recovery of these injuries. This could lead to a long period of time away from work or even an early retirement for the individual depending on the severity. One study surveyed dancers to determine the average amount of time off required after an injury until they could return to "limited dancing" and found that, on average, males missed 13.3 classes and 12.5 rehearsals and females missed 24.3 classes and 18.1 rehearsals (Shah, Weiss, and Burchette). While the severity of the injuries varied, dancers have been known to push their bodies' limits. With high competition for elite spots and even their current position, dancers are uncomfortable with any time away from class, rehearsal or performances (Muzaffar).

To worsen these already detrimental injuries, multiple studies have proven that dancers have an overwhelmingly negative attitude towards physicians and healthcare treatments. Most frequently, dancers are afraid of being told that they should no longer continue to dance, which is not always financially feasible (Air). Many dancers have openly admitted to ignoring their first symptoms of injury due to this concern (Lai, Krasnow, and Thomas). One particular study found that dancers were most likely to first seek the help of the company staff members (formally educated in the medical field or not) instead of a physician (Shah, Weiss, and Burchette). "80% of university dancers surveyed reported that they felt their health care providers did not understand dancers and 43% indicated that their health care providers gave unhelpful advice" (Russell). Many professional dancers feel as though there is disconnect between a healthcare professional's diagnosis and suggested treatment versus the demands of their work. Ruanne Y.J. Lai, Donna Krasnow and Martin Thomas in the *Journal of Dancer Medicine and Science* discuss the common logic that dancers adopt based on the traditional attitudes held by the profession in general. Many



dancers were found to resist treatment if they believed it would interfere with their training, performance, desire to achieve an aesthetic ideal, or if it would cause possible social isolation. Some feared that they would lose skill level, become physically unfit, and their coveted positions or special roles would be given to other dancers. Still others feared that healthcare providers would utter the dreaded words "stop dancing" to recover from the injury (Russell).

Another research study conducted by the *Journal of Dance Medicine and Science* compared the healthcare seeking behavior of dancers based on age. While many younger dancers were confident that after an injury they would fully recover, older dancers held more concerns and apprehensions regarding treatment and healthcare. This study found that older dancers took four times longer to seek medical treatment than younger dancers (Air). It was reported that most waited to see if the injury would improve or attempted to treat their injury themselves (Air). Constant competition within a professional dance company, especially between the ones that were most recently hired, causes fear for the older dancers. Younger dancers have the potential to receive roles that they once performed or positions they once held. A severe injury that requires long-term treatment and recovery could end their dancing careers as these new dancers fill their place.

To further add to the stress of the dancer's career, most employment is unpredictable, with contracts that expire annually. Any injuries or time away from work could severely damage their chances for a renewal. Without a renewal of their contract, dancers are pushed into the audition process again (Staemer). Many have to supplement their income to help stabilize this lifestyle (King). With classes, rehearsals, performances and possibly a second job, many dancers find it hard to enjoy any additional aspects of life.

While many dancers hope to continue performing well into their forties, a study titled *Making Changes, Facilitating the Transition of Dancers to Post-Performance Careers* questioned the reality of this dream. This survey found that contrary to this expectation, most dancers retired in their early to mid-thirties (Baumol, Jeffri, and Throsby). On the other hand, some hope can be found in another research study that claims dancers retire later in life around their late thirties to early forties (Muzaffar).

The physical demand of professional performances wears most dancers down, especially if injuries have occurred during their dancing career, which can lead to an earlier retirement than originally expected (Staemer). Injuries incurred can also follow the dancers into their retirement. For example, the most common complaint from former dancers is hip and knee pain caused by the abnormal and forced position of "turning-out" or rotating one's legs away from one another for long periods of time. This pain can cause walking difficulties and even limping later on in life (Ronkko et al.).

This early retirement has created an insecure future for current dancers. Many dancers find themselves ill prepared for the next step after retirement. Some companies offer contracts that include an exit or severance pay to aid the retiring dancer with the transition. In general, these are the more renowned companies that only accept the most elite dancers. Otherwise, these helpful retirement contracts are few and far between. Additionally, in some European countries, early retirement for dancers has been aided by federal support, though there are strict regulations (Baumol, Jeffri, and Throsby). Unfortunately, in the U.S., there is no such luxury. While Medicare and Social Security are out of their reach for another fifteen to twenty years, many have to transition into another career (Staemer). This can cause instability and difficulties for those dancers unprepared for the transition.

Some groups, such as New York's Career Transition for Dancers, offer transitional services for dancers looking for new work. They provide career counseling, educational scholarships and grants, and workshops for dancers seeking financial security. Overall, most dancers typically look for work as a choreographer, studio owner, costume designer, stage manager, casting agent or even artistic directors to replace their former income yet preserve their passion for dance (Muzaffar).



## Insurance and Healthcare Options

Even with high risk of injury and job instability, many dancers are unaware of their insurance and healthcare options. "Performing artists are probably more likely to lack health insurance than is the case for the population at large" (Manchester). Previously, many performers have chosen not to buy health insurance because of its expensive cost. Established in 2010 and implemented in 2014, the Affordable Care Act created new tax penalties for those without health insurance. The dramatic increase of fees through 2015 and 2016 is causing many to rethink their current arrangement and enroll in an insurance policy ("Individual Mandate Penalty"). While many believe that performers have a limited amount of choices due to cost and accessibility, dancers possess a variety of common options as well as unique possibilities when it comes to insurance and healthcare.

Most states require employers to have some type of workers' compensation insurance to protect injured workers (Frick). Workers' compensation plans present some challenges for the dance profession, however. "Worker's compensation runs like an insurance company and there may be services it denies because it does not understand the specialized world of professional dance" (Thompson). Dancers may find that the therapy they require is not covered by the general span of workers' compensation. However, there are petitions that can be filed with the help of the company manager to prove the necessity of the treatment option. Additionally, freelance dancers are considered independent agents and thus are excluded from the coverage of workers' compensation ("Insurance for Dancers..."). While the majority of dance injuries are considered to be work-related, one survey found that only 12% of injuries (mainly the most severe injuries) were reported and filed through workers' compensation. Some of the explanations given were that they were unaware that their company offered this insurance; some were independent contractors and most reported financial reasons such as increased premiums (Shah).

Depending on the size of the company, contributions to medical insurance plans might be available for dancers. In most cases, the larger companies offer some type of contribution to a private insurance plan. Smaller companies are less likely to offer this amenity, as they do not have the required resources (Requa). Small group health insurance policies such as a high deductible health plan (HDHPs) can be an affordable way for smaller companies to stay competitive ("Insurance for Dancers...").

When looking at company provided plans, one study found that around 54% of surveyed dancers were covered by worker's compensation and around 43% were offered some type of contribution from their employer. Upon removing the large companies, the percentages dropped from 54% to 28% for worker's compensation and from 43% to 10% for private insurance. For dancers working

less than full time, the percent with worker's compensation dropped to around 14% and there were none with private insurance contributions (Requa).

Dance companies can obtain numerous lines of additional insurance including property, liability and international policies. One of the most important for studios or companies with instructors is professional liability insurance. While general liability insurance covers any damage to your location and injury to an audience member or bystander, professional liability insurance protects the studios and their teachers from claims due to student injuries ("Insurance for Dancers..."). Lawsuits surrounding improper training technique claims are increasingly causing issues for studios (Frick).

Dance companies may also opt to obtain property insurance or loss of business income insurance. Both cover losses due to fire, hail, theft and a vast array of other perils (Frick). Equipment such as sets, props, costumes and computers can be included in a property insurance policy to protect against replacement cost ("Insurance for Dancers..."). Loss of business income insurance reimburses any monthly expenses and covers any profit loss that the company may incur due to the damaged property (Frick). These two types of property insurance can prevent significant losses due to damage or restoration costs.

During any international touring or performances out of the country, dancers may require additional insurance. Most health insurance policies are limited to emergency care for life-threatening situations when outside of the United States ("Insurance for Dancers..."). Injury while performing abroad is still prevalent and causes some to consider purchasing additional insurance.

Some major professional dance companies are considering less mainstream programs to protect and insure their dancers' health. One such example is the use of an in-house, 24/7 physician. In just the first three years of a particular study on the use of an in-house medical and therapy specialist, the amount of workers' compensation claims decreased substantially (Bronner). Furthermore, another study claimed that the amounts of small insurance claims and overuse injuries were dramatically decreased after the first few years because of the positive relationship between dancers and physicians (Solomon). Other programs such as psychological intervention programs (Noh) and preventative or conditioning programs (Allen) have been proven to decrease injuries across the board. While these programs seem to increase preventative measures and positively influence the relationship between health care professionals and dancers, only the large dance companies find this option to be cost effective.

Freelance dancers usually are not offered insurance through their various providers, but instead, have to seek other options. Helpful websites such as Fractured Atlas help explain these options to lessen the stress of deciding on an insurance policy that fits a dancer's needs. Additionally, they provide access to reliable insurance options including one of the nation's only arts liability insurance



programs ("Insurance for Dancers..."). Other websites such as the Artists Health Insurance Research Center attempt to explain complicated health care reform bills and offer insurance options especially specific to the New York and Los Angeles area ("Artists Health Insurance...").

It is important to note that there are some unique life situations that would affect a dancer's need to obtain medical insurance. For example, young dancers below the age of 26 are still covered by their parents' insurance plans. They may opt to continue under this plan only if their employer does not offer coverage (Brown and Marinaro). Additionally, up to 18 months before leaving a job, the option to continue coverage is available for an increased cost under COBRA, a federal regulated program in place to help transitioning workers (Kerollis). Finally, if a dancer decides to pursue a degree, students that are taking the minimum required amount of credit hours have the benefit of eligible enrollment in their college's health care insurance plan at a greatly reduced cost (Brown and Marinaro).

There are a multitude of options available for those willing to research private health insurance plans and companies. Some of the most common individual policies use systems such as health maintenance organizations (HMO), preferred provider organizations (PPO) and indemnity plans. An HMO requires the insured to choose a primary doctor in their network and if necessary, this doctor can refer his or her patient to a specialist who is also required to be inside the network (Frick). While this is the cheapest option, it can severely limit a dancer if they plan to travel for their work (Kerollis). Another option is a PPO, which allows the insured to visit an in-network, preferred physician or a doctor outside of the network (Frick). While only the annual deductible applies to an in-network doctor visit, there is a risk of paying a higher amount for the out-of-network physician (In Dance). Members of this system can visit any provider that accepts the insurance. Many freelance dancers find this system more suitable as they travel throughout the year for numerous job holdings (Kerollis). The most costly but flexible plans are the indemnity policies. This option allows the insured to see any physician of choice (Frick).

Once the type of plan is chosen, there are a few more details to consider. For instance, most insurance companies offer a range of coverage and deductible levels. For dancers looking for a low monthly premium, the best choice would be a high deductible health plan (HDHP). Some possible benefits to keep in mind would be compatibility to a Health Savings Account (HSA), 100% coverage after the deductible is met, and number of preventive care visits covered in the plan ("Insurance for Dancers..."). A HSA is a health-related savings account in which an insured could deposit money pre-tax. Many find that the HSA comes in handy when it is necessary to pay the high deductible expense (Carman).

For those looking for a more affordable group rate, there is the option of becoming a member and purchasing insurance through one of the multitude of



unions for performers, artists, freelancers or dancers. Unions such as the Actor's Equity Association, Freelancers Union and American Guild of Musical Artists, all offer a variety of insurance options for those who qualify. Most plans require a minimum amount of work weeks per year, a minimum salary and a minimum length of previous employment (Carmen). Unfortunately, new laws have changed the accessibility to some of these offers. Some of these unions have stated that they have recently found it difficult to offer insurance at the levels required by the Affordable Care Act. Some, such as the Freelancers Union have discontinued their insurance line, claiming that to continue they would have to increase premiums by fourteen percent across the board. They created the insurance business in hopes to provide specialized and low-cost insurance with the flexibility to choose a wide range of doctors in the New York City area. With new federal regulations, their main goal of low-cost is no longer feasible for the company (Hartocollis).

Disability insurance is one option for freelancer dancers and is considered one of the best options for protecting dancers from loss of future earnings. Most of these policies replace a percentage of an employee's income if there is an accident that leaves them unable to work for an extended period of time ("Insurance for Dancers..."). Some companies such as Term Life America do not acknowledge any type of entertainers as eligible for disability. Performers are classified NE (not eligible) "due to exposure to serious accident or occupational hazards" ("Disability Insurance Occupational..."). Fortunately, other specialty insurance companies offer disability insurance for dancers. With options of a monthly payment or a one-time lump sum benefit, companies like All Aboard Benefits supply entertainment disability insurance to singers, actors, dancers and even stunt performers. Many of these policies include domestic and international disability insurance to protect those touring out of the United States ("Entertainment Disability Insurance...").

While there are professional dance companies across the United States, over 42% of these companies are located in New York, California, and Illinois ("Snapshot of the Field"). Therefore, this high concentration of dancers calls for additional healthcare opportunities in some of the major cities in those states. For example, Healthy Dancer's Clinic in San Francisco offers completely free services to dancers in the area. Volunteer physicians and physical therapists that understand the specialized needs of dancers provide practical guidance and advice. Some of their main goals during the first appointment are to give advice on injury management, provide strengthening programs, refer patients to practitioners, and train dancers to prevent future injuries (Alway). Another example is Harkness Center for Dance Injuries located in New York City, which offers a variety of services for an affordable cost (Jaslow). They also provide a vast array of injury prevention programs such as lectures, assessments, annual health screenings, pointe-readiness programs and specific training to correctly land from a jump ("Injury Prevention Programs"). This clinic does not turn away a

dancer if they do not have insurance and states, "Patients pay on a sliding scale, financial assistance or worker's compensation" (Taylor and Engel).

Less traditional policies are also available to dancers who require extra insurance and have the extra cash to pay for the premiums. Body part insurance, for instance, gives the dancer a lot of freedom to choose what they want insured as well as how much they want it to be insured for. Many times they are subject to medical examinations as well as an in depth survey on the risks to which their body part is exposed. One of the only requirements for this type of insurance is that the body part in question must be vital to your work life. In other words, there would be a significant loss of income if it was permanently or temporarily disabled or disfigured ("Purchasing Body Part Insurance"). Many athletes, surgeons, artists and performers have opted for this type of policy ("Body Part Insurance"). A few more relevant dancers and performers have decided to use body part insurance to protect their legs or feet. For example, Michael "Riverdance" Flatley in 2006 insured his legs for \$40 million and Fred Astaire insured his nimble, dancing feet for £89,000. More popular performers such as Tina Turner and Rihanna have also insured their legs for millions (Acuna). This type of insurance is still rare because of its expensive price tag and ungenerous payout for claims ("Purchasing Body Part Insurance").

The world of a dancer is overall a risky and intense profession that requires necessary precautions and insurance. Options from employment-related coverage to private plans, to specialized clinics offer a multitude of options to these particular entertainers. With some research and investigation, an individual dancer can determine which plan best suits his or her needs and lifestyle.

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